

# ***AGENDA***

November 15 & 16, 2005

Hyatt Regency San Francisco Airport  
1333 Bayshore Highway  
Burlingame, California

Includes All News Conferences & Media Conference Calls

**Tuesday, November 15**

**11:00 am    Media Check-In Begins                      Lobby Foyer, Grand Peninsula Ballroom D**

**11:30 am    Media Briefing                                      Pine Room (Atrium Level, one floor above Ballroom)**

The Pine Room will serve as a Press Filing Center with wireless DSL for the entire Summit

**12:00 pm    Opening News Conference    Pine Room (Atrium Level)**  
***Working Together to Create a National Catastrophe Insurance Program***

California Insurance Commissioner John Garamendi  
Florida Insurance Commissioner Kevin McCarty  
New York Superintendent of Insurance Howard Mills  
Illinois Insurance Director Michael McRaith

***Media Conference Call   Dial-in # 800-559-2403 Pass Code # 13207296***

**12:30            *Welcome – The Convening Insurance Regulators – Grand Peninsula Ballroom D***  
***A National Summit --Creating a National Catastrophe Insurance Program***

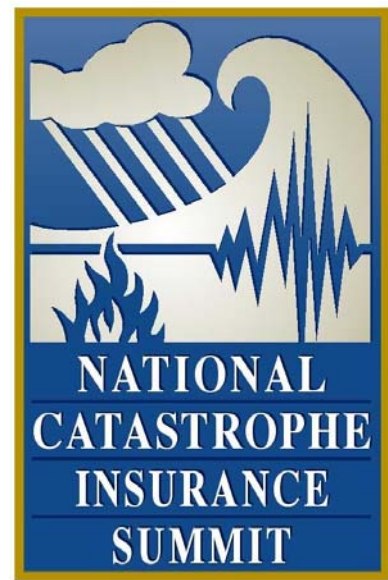
California Insurance Commissioner John Garamendi  
Florida Insurance Commissioner Kevin McCarty  
New York Superintendent of Insurance Howard Mills  
Illinois Insurance Director Michael McRaith

**1:00-2:30    *This Could be You -- Potential Catastrophes and Economic Impact***

- a. Hurricanes – Karen Clark, Founder, President & CEO, AIR Worldwide Corporation  
Lloyd Dixon, Senior Economist, Rand Corporation
- b. Earthquakes -Dennis Kuzak, Senior Vice President, EQECAT, Inc.  
Robert Litan, Senior Fellow, The Brookings Institution
- c. Terrorism – Hemant Shah, President & CEO, RMS, Risk Management Solutions  
Dr. Robert Hartwig, Senior VP, Chief Economist, Insurance Information Institute

**2:30            News Availability -- Insurance Commissioners and Regulators - Pine Room**

**(MORE)**



**Tuesday, November 15, 2005 (continued)**

**2:45-4:15    *How Can the Insurance Industry Survive these Catastrophes?*  
Insurance Executives Panel**

Edward Liddy, Chairman, President & CEO, Allstate  
Stephen Lilienthal, Chairman & CEO, CNA  
Vincent Trosino, Vice Chairman, President & COO, State Farm  
Warren Heck, Chairman & CEO, Greater New York Mutual  
  
Moderator, Howard Kunreuther, Co-Director  
Wharton Risk Management & Decision Processes Center

**4:15-5:15    *A Framework for Discussion: Protecting Consumers from  
Catastrophe  
By Creating a National Catastrophe Insurance Program***

Panel of the Convening Insurance Regulators  
Commissioners Garamendi and McCarty, Superintendent Mills and Director McRaith

**5:15 – 6:30    Day One Conclusion Media Availability – Peninsula Ballroom D  
*Insurance Commissioners and Regulators available for LIVE or Taped Interviews***

**5:30-7:30    Reception in the Poolside Pavilion**

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**Wednesday, November 16, 2005                      DAY TWO**

**7:30-8:00 am    Media Availability – Insurance Commissioners and Regulators  
Bayside B (Ballroom Level, far left corner)**

**8:00-8:15        *Welcome to Day Two – Grand Peninsula Ballroom D*  
The Convening Insurance Regulators**

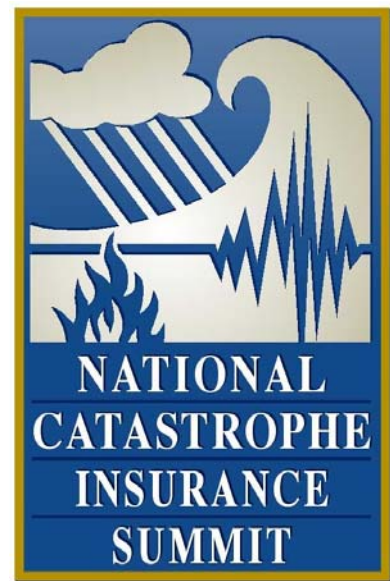
**8:15-9:15        *Different State Approaches to Catastrophe Insurance***

- a.    Florida - Florida Hurricane Catastrophe Fund  
      Jack Nicholson, Senior Officer, Florida Hurricane Catastrophe Fund  
      Bob Ricker, President & CEO, Citizens Property Insurance Company
- b.    California - California Earthquake Authority – Elaine Bush, CEO
- c.    Texas - Texas Windstorm Insurance Association – James Oliver, Executive Director

**9:15-9:45        *The Consumers' View on State Catastrophe Funds***

Bill Newton, Executive Director, Florida Consumer Action Network  
Amy Bach, Executive Director, United Policyholders  
Birny Birnbaum, Executive Director, Center for Economic Justice

**(MORE)**



**Wednesday, November 16, 2005 DAY TWO (continued)**

**9:45-10:15** *Views from Congress and the National Conference of Insurance Legislators*

Brett Palmer, Managing Director, National Assn. of Insurance Commissioners (NAIC)  
Craig Eiland, President, National Conference of Insurance Legislators (NCOIL)  
Steve Geller, Immediate Past President and Chair of Catastrophe Subcommittee – NCOIL

**10:30-12:30** *Working Group Break-Out Sessions – Creating a Plan – Sandpebble Rooms*

Facilitated by Convening Insurance Regulators

**Please Note: Break-Out Sessions ONLY OPEN  
to MEDIA for FIRST HALF HOUR**

Group A Community and Consumer Responsibilities – *Director McRaith*  
Group B Private Insurer Participation in the Plan – *Superintendent Mills*  
Group C State Participation in the Plan – *Commissioner McCarty*  
Group D Federal Participation in the Plan – *Commissioner Garamendi*

**1:00-1:30 pm** **Mid-Summit Media Briefing / News Conference** **Bayside B (Ballroom Level)**  
*Creating a National Catastrophe Insurance Program*

California Insurance Commissioner John Garamendi  
Florida Insurance Commissioner Kevin McCarty  
New York Superintendent of Insurance Howard Mills  
Illinois Insurance Director Michael McRaith

*Media Conference Call Dial-in # 866-418-3599 Pass Code # 13207313*

**1:30-3:00** *Report from Each Working Group -- Grand Peninsula Ballroom D*

Report to General Session  
Q & A Session

**Break**

**3:30-4:00** *Moving Forward With a Plan – A Framework for National Catastrophe Insurance  
Synthesis & Closing Statements – Convening Insurance Regulators*

Commissioners Garamendi and McCarty, Superintendent Mills and Director McRaith

**4:00-4:30** **Conclusion of Summit – Media Briefing and Availability** – **Bayside B**  
*Results of National Catastrophe Insurance Summit*

California Insurance Commissioner John Garamendi  
Florida Insurance Commissioner Kevin McCarty  
New York Superintendent of Insurance Howard Mills  
Illinois Insurance Director Michael McRaith

*Media Conference Call Dial-in # 866-868-1282 Pass Code # 13207315*